

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin N. Pierson
Debra L. Pierson
Debtors

Case No. 19-00127-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CBoyle
Form ID: 309A

Page 1 of 2
Total Noticed: 45

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db/jdb +Kevin N. Pierson, Debra L. Pierson, 222 Annette Marie Drive, Long Pond, PA 18334-9776
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Kimberly D Martin, Law Offices of John J. Martin, 1022 Court Street, Honesdale, PA 18431-1925
aty +Mario John Hanyon, Phelan Hallinan & Schmieg, 1617 JFK BLVD, Suite 1400, Philadelphia, PA 19103-1814
aty +Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
5149520 +Capl/cabelas, Po Box 30285, Salt Lake City, UT 84130-0285
5187839 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922
5149523 +Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
5149526 +Comenitycb/goodsamvisa, Po Box 182120, Columbus, OH 43218-2120
5152874 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
5153098 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
5149530 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
5149532 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jmartin@martin-law.net Jul 31 2019 19:10:49 John J. Martin,
Law Offices John J. Martin, 1022 Court Street, Honesdale, PA 18431
tr +E-mail/Text: wschwab@iq7technology.com Jul 31 2019 19:11:39 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235-0056
ust +E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Jul 31 2019 19:11:32 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5172643 EDI: GMACFS.COM Jul 31 2019 23:18:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5149518 +EDI: GMACFS.COM Jul 31 2019 23:18:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
5149519 EDI: BANKAMER.COM Jul 31 2019 23:18:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
5149521 EDI: CAPITALONE.COM Jul 31 2019 23:18:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
5165109 EDI: CAPITALONE.COM Jul 31 2019 23:18:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5170522 EDI: BL-BECKET.COM Jul 31 2019 23:18:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5149522 +EDI: CHASE.COM Jul 31 2019 23:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
5149524 +EDI: WFNBNB.COM Jul 31 2019 23:18:00 Comenitybank/victoria, Po Box 182789,
Columbus, OH 43218-2789
5149525 +EDI: WFNBNB.COM Jul 31 2019 23:18:00 Comenitybk/sguidevs, Po Box 182789,
Columbus, OH 43218-2789
5151297 EDI: DISCOVER.COM Jul 31 2019 23:18:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
5149527 +EDI: DISCOVER.COM Jul 31 2019 23:18:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
5175232 E-mail/Text: bankruptcy.bnc@ditech.com Jul 31 2019 19:11:29 Ditech Financial LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
5149528 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 31 2019 19:11:29 Ditech Financial LLC,
Po Box 6172, Rapid City, SD 57709-6172
5176901 +E-mail/Text: cashiering-administrationservices@flagstar.com Jul 31 2019 19:11:36
FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
5149529 +E-mail/Text: cashiering-administrationservices@flagstar.com Jul 31 2019 19:11:36
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5149531 +E-mail/Text: bncnotices@becket-lee.com Jul 31 2019 19:11:26 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5170927 EDI: PRA.COM Jul 31 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
5149935 +EDI: PRA.COM Jul 31 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5172442 EDI: Q3G.COM Jul 31 2019 23:18:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
5172443 EDI: Q3G.COM Jul 31 2019 23:18:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
5149533 +EDI: RMSC.COM Jul 31 2019 23:18:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
5149534 +EDI: RMSC.COM Jul 31 2019 23:18:00 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
5149535 +EDI: RMSC.COM Jul 31 2019 23:18:00 Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
5149536 +EDI: RMSC.COM Jul 31 2019 23:18:00 Syncb/sams Club, Po Box 965005,
Orlando, FL 32896-5005
5149537 +EDI: RMSC.COM Jul 31 2019 23:18:00 Syncb/tjx Cos Dc, Po Box 965015,
Orlando, FL 32896-5015

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Total Noticed: 45

Date Rcvd: Jul 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5174775 +EDI: RMSC.COM Jul 31 2019 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
5175070 +E-mail/Text: bncmail@w-legal.com Jul 31 2019 19:11:34 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5149538 +EDI: WTRRNBANK.COM Jul 31 2019 23:18:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
5149539 +EDI: RCSDELL.COM Jul 31 2019 23:18:00 Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

tr* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,
PO Box 56, Lehighton, PA 18235-0056
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
John J. Martin on behalf of Debtor 1 Kevin N. Pierson jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989
1@notify.bestcase.com
John J. Martin on behalf of Debtor 2 Debra L. Pierson jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989
1@notify.bestcase.com
Kimberly D Martin on behalf of Debtor 2 Debra L. Pierson kmartin@martin-law.net,
jashley@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin on behalf of Debtor 1 Kevin N. Pierson kmartin@martin-law.net,
jashley@martin-law.net;r59891@notify.bestcase.com
Mario John Hanlon on behalf of Creditor FLAGSTAR BANK, FSB pamb@fedphe.com
Thomas Song on behalf of Creditor FLAGSTAR BANK, FSB pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 9

Information to identify the case:

Debtor 1	Kevin N. Pierson	Social Security number or ITIN	xxx-xx-0035
	First Name Middle Name Last Name	EIN	-----
Debtor 2	Debra L. Pierson	Social Security number or ITIN	xxx-xx-3716
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Middle District of Pennsylvania		Date case filed in chapter 13	1/11/19
Case number: 5:19-bk-00127-RNO		Date case converted to chapter 7	7/9/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Kevin N. Pierson	Debra L. Pierson
2. All other names used in the last 8 years		
3. Address	222 Annette Marie Drive Long Pond, PA 18334	222 Annette Marie Drive Long Pond, PA 18334
4. Debtor's attorney	John J. Martin Law Offices John J. Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: jmartin@martin-law.net
5. Bankruptcy trustee	William G Schwab (Trustee) William G Schwab and Associates 811 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610 377-5200 Email: schwab@uslawcenter.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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6. Bankruptcy clerk's office	U.S. Bankruptcy Court 274 Max Rosem U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 7/31/19
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		
7. Meeting of creditors	August 27, 2019 at 02:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Council Chambers, Hazleton City Hall, 40 N. Church St, Hazleton, PA 18201
		*** Valid photo identification and proof of social security number are required ***
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/26/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	